

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William L. Marchio  
Debtor

Case No. 16-01512-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db +William L. Marchio, 375 Brandywine Lane, Hanover, PA 17331-1418  
4775131 Bank of America, Acct No xxxxx2242, 29124 Solon Road, Solon, OH 44139  
4775134 +GC Services Limited Partnership, Acct No xxxx-xxxx-xxxx-2107, PO Box 3855, Houston, TX 77253-3855  
4775135 +Kohl's, Acct No xxxxx2625, PO Box 2982, Milwaukee, WI 53201-2982  
4775136 +Nationwide Credit, Acct No xxxxxxxx9276, PO Box 26314, Lehigh Valley, PA 18002-6314  
4775138 +PNC Bank, Acct No xxxxxxxxxxxx0002, PO Box 535230, Pittsburgh, PA 15253-5230  
4775137 +PNC Bank, Acct No xxxxxxxxxxxx5940, PO Box 535230, Pittsburgh, PA 15253-5230  
4775139 +PNC Mortgage, Acct No xxxxxx9288, PO Box 1820, Dayton, OH 45401-1820  
4775140 Shirley Swoyer, 370 Brandywine Court, Hanover, PA 17331

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4775132 +EDI: WFNNB.COM Jul 22 2016 19:13:00 Bon-Ton, Acct No xxxxxxxxxxxx2400, PO Box 659813, San Antonio, TX 78265-9113  
4775133 +EDI: CAPITALONE.COM Jul 22 2016 19:13:00 Capital One, Acct No xxxx-xxxx-xxxx-6060, PO Box 71083, Charlotte, NC 28272-1083

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2016 at the address(es) listed below:

David J Hart on behalf of Debtor William L. Marchio djhart@gnyh.com, michele@gnyh.com  
Joshua I Goldman on behalf of Creditor PNC Bank NA, et al... bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **William L. Marchio**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5522**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-01512-MDF**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William L. Marchio

By the  
court:



July 22, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**